

RISK INSIGHTS

WINTER MAINTENANCE



Canadian winters are some of the harshest in the world, and weather conditions such as accumulated snow, extreme cold, blizzards and ice are a common occurrence. As an owner or lessee, you have responsibilities regarding the protection of your property and the safety of others.

THIS BULLETIN CONTAINS ADVICE ON HOW TO BEST COPE WITH THE CANADIAN CLIMATE AND PREVENT ANY POTENTIAL DAMAGE.

Snow-covered roofs

Roofs are generally built to withstand a certain amount of accumulated snow. However, it is best to avoid letting excess snow or ice accumulate, as this can damage the structure and roof covering. Excess snow and ice can also create ice dams, which prevent drainage of the roof covering. This, in turn, increases the risk of water infiltration.

Further, any excess snow or ice prevents control and expansion joints from working properly. These joints are designed to allow materials to contract and expand in winter.

As a general rule, it is advisable to remove snow and ice from a roof when their thickness exceeds 20 cm (8 in.). However, snow removal is not without risk. Some of the most common risks are falling from heights, electrocution and heart attacks.

Employers, owners and workers must use safe work methods when engaged in snow removal operations. Review the following list to make sure you're prioritizing safety:

- Identify and then eliminate, or limit and control, any hazards.
- Take necessary measures to ensure the safety of people walking near the building during snow removal operations. A safety perimeter is required to keep people at a safe distance.
- Think about the location of electrical installations.
- Use wood or plastic shovels, and stop at least 10 cm (4 in.) above the finished surface of the roof covering.
- Avoid sharp tools (e.g. axes or picks). Use rubber mallets to break up ice.

- Avoid using excessive heat (e.g. welding torches), which could damage the roof covering.
- Be careful when using de-icing salt, which can accelerate corrosion of the roof's metal components.
- Ensure there is good water drainage.

Clearly, removing snow and ice from roofs is an arduous and risky task that requires a certain level of expertise. This is why we recommend calling qualified snow and ice removal professionals. Not only will a qualified company know the proper techniques, it will have the equipment necessary to safely do the work. Don't forget to ask the contractor to provide you with proof of insurance coverage.

Another option is to sign a contract with a qualified company to remove your snow for the entire winter season. Ideally, you should sign this contract before winter starts.

To prevent major damage, use the pre-winter period to check for common signs of trouble, such as:

- Cracks on interior or exterior walls
- Warping of interior or exterior finishes
- Doors jamming or rubbing against the frame
- Conspicuous creaking noises
- Buckling ceiling
- Any other visible physical damage

If several such signs are present, the building should be evacuated as soon as possible. Necessary measures should be taken to remove the snow, no matter how much has accumulated on the roof. If necessary, consult a structural engineer to verify whether the roof is in fact under mechanical stress caused by snow loads.

Parking lots, sidewalks, emergency exits, stairs, doors

In winter, snowfall and cold can make surfaces icy and slippery. In order to keep your premises safe and reduce the risks of slip-and-fall injuries, it is essential that a documented winter maintenance program be put in place.

Swift evacuation is vital during an emergency. For this reason, emergency exits, outdoor stairs and other doors must never be obstructed or covered with snow. This is especially important for paths leading to emergency evacuation assembly points.

What to do if snow and ice is being removed by a contractor

- Make sure to sign a written contract or service agreement that specifically defines the work to be done, as well as each party's roles and responsibilities. Procure a certificate of insurance from the contractor and ask your broker to review with you the coverage and other information, in order to confirm that the contractor's insurance has suitable legal liability.
- The contract should clearly define the contractor's obligation to use products such as salt to melt the snow and ice. It must specify under what conditions these products are to be applied, and to which areas. A lawyer can review the contract to make sure that it contains all relevant information.

What to do if snow and ice is being removed by an employee

- Clearly define the employee's tasks. Carefully explain which areas are to be maintained, how often those areas are to be serviced and what equipment and materials are required. Entrances, exits and stairways should be serviced before the arrival of other staff and visitors.
- The most important message to send to employees is to always document, document, document! Keep a complete log of what has been done, at what time, by whom, and note the weather conditions at the time of snow and ice removal.
- In the event of a slip-and-fall incident, the complainant (or a witness) must complete an incident report. Copies of the report form must be kept on site. The report must include the individual's contact information, the date when the form was completed, the signature of a manager or employee who witnessed the incident, and relevant details about the incident, including answers to the questions "what?", "where?" and "when?" You should also take dated photos of the conditions at the scene of the incident, as well as the footwear that the injured party was wearing.

An effective winter maintenance program could serve as evidence in defending against a claim resulting from a slip-and-fall.

NOTE: It's important to keep documentation on all incidents for a period of no less than two years.

Access to emergency services

Streets, yards and routes designated for the fire department must always be maintained in good condition so that they can be used at any time by fire department vehicles.


Private hydrants/fire department connections

In an emergency, firefighters have little time to hook up to private hydrants and fire department connections. To facilitate their work and reduce delays, this equipment must remain unobstructed from any obstacle within a radius of at least 1.5 metres (5 feet). Snow should be prevented from accumulating in these locations.

Natural gas inlet

To ensure that your natural gas appliances are safe and working properly, the gas inlet should remain unobstructed within a radius of at least 1 metre (3 feet) from bushes, plants, snow, ice and other materials.

For more information on making your business safer, contact our Risk Services team at **1.833.692.4111** or visit us at www.northbridgeinsurance.ca.



In winter, snowfall and cold can make surfaces icy and slippery. In order to keep your premises safe and reduce the risks of slip-and-fall injuries, it is essential that a documented winter maintenance program be put in place.